



Order Filed on November 21, 2019

by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 16-34490

Chapter: 13

Hearing Date:  
October 16, 2019

Hon. Judge:  
Christine M. Gravelle

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

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Attorneys for SN Servicing Corporation as Servicer  
for US Bank Trust National Association as Trustee of  
the Tiki Series III Trust

In Re:

Fred E. Okafor

Debtor(s)

**ORDER RESOLVING MOTION TO VACATE STAY**

The order set forth on the following pages, numbered two (2) through three (3), is hereby  
**ORDERED.**

**DATED: November 21, 2019**

  
\_\_\_\_\_  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

Applicant: SN Servicing Corporation  
Applicant's Counsel: Friedman Vartolo LLP  
Debtor's Counsel: David Beslow, Esq.  
Property Involved("Collateral"): 99 Beekman Lane, Hillsborough, NJ 08844

Relief sought:

✓ Motion for relief from the automatic stay

Motion to dismiss

Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor was approved for a trial modification period that began September 1, 2019 with monthly payments in the amount of \$4,492.90 per month.

2. Debtor must remain current on the trial period payments as well as all subsequent payments should a permanent modification be offered at the conclusion of the trial period.

3. Payments to the Secured Creditor shall be made to the following address(es):

✓ Payments: SN Servicing Corporation  
PO Box 660820  
Dallas, TX 75266-0820

In the event of Default:

If the Debtors fail to timely make regular monthly payments per the trial period agreement or any subsequent modification agreement within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain relief via an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' Attorney.

4. Award of Attorney's Fees:

✓ The Applicant is awarded attorney's fees of \$350.00, and costs of \$181.00.

The fees and costs are payable through the Chapter 13 plan.